| 1 2    | MICHAEL COSENTINO State Bar No. 83<br>Attorney at Law<br>P.O. Box 129 | 3253   |  |
|--------|---|--|--|
| -      | Alameda, CA 94501   |  |  |
| 3<br>4 | Telephone: (510) 523-4702<br>Facsimile: (510) 747-1640                |  |  |
| 5      | Attorney for Plaintiff United States of America                       |  |  |
| 6      | United States of America  |  |  |
| 7      | IN THE UNITED STA   | ATES DISTRICT COURT                          |  |
| 8      | FOR THE NORTHERN DISTRICT OF CALIFORNIA                               |  |  |
| 9      | SAN FRANC   | CISCO DIVISION                               |  |
| 10     | UNITED STATES OF AMERICA,   | )  |  |
| 11     | Plaintiff,  | Case No. CV 06 80037 MISC MAG                |  |
| 12     | v.  |  |  |
| 13     | Michael D. Myers aka Michael Myers,                                   | )<br>)<br>NAMELT OF CONTINUING               |  |
| 14     | Defendant,  | WRIT OF CONTINUING GARNISHMENT               |  |
| 15     | and   |  |  |
| 16     | Berkeley Unified School District ,                                    |  |  |
| 17     | Garnishee.  |  |  |
| 18     | /   |  |  |
| 19     | TO: Payroll Department Berkeley Unified School District               |  |  |
| 20     | 2020 Bonar Street   |  |  |
| 21     | Berkeley, CA 94702  |  |  |
| 22     | YOU ARE HEREBY COMMANDE   | D TO GARNISH FOR THE BENEFIT OF              |  |
| 23     | THE UNITED STATES OF AMERICA TH                                       | IE WAGES, SALARY, OR COMMISSION IN           |  |
| 24     | YOUR CUSTODY, CONTROL, OR POSSESSION IN WHICH THE DEFENDANT-          |  |  |
| 25     | JUDGMENT DEBTOR HAS AN OWNERSHIP INTEREST.                            |  |  |
| 26     | The name and last known address of the person who is the defendant-   |  |  |
| 27     | judgment debtor (hereinafter "debtor") in                             | this action and whose property is subject to |  |
| 28     | this Writ are as follows:   |  |  |
|        |   |  |  |

Michael D. Myers aka Michael Myers 1563 Solano Avenue Berkeley, CA 94707

This Writ has been issued at the request of the United States of America to enforce the collection of a civil judgment entered in favor of the United States against the debtor for a defaulted student loan in the amount of \$50,210.72. There is a balance of \$95,607.88 due on the judgment, which amount includes costs and interest computed through 09/26/2013.

The following are the steps that you must take to comply with this Writ. If you have any questions, you should consult with your attorney.

- 1. Pursuant to 28 U.S.C. § 3205(c)(2)(F), if you have in your custody, control, or possession any property of the debtor, including wages, salary, or commissions, in which the debtor has a substantial nonexempt interest, or if you obtain custody, control, or possession of such property while this Writ is in effect, you must immediately withhold such property from the debtor and retain it in your possession until you receive instructions from the Court which will tell you what to do with the property. The United States has requested that the sum of 25% of the debtor's disposable earnings, which under California law represents the nonexempt portion of the debtor's earnings, be withheld from the defendant's earnings.
- 2. Pursuant to 28 U.S.C. § 3205(c)(2)(E), you are required to answer this Writ within 10 days after service of this Writ upon you. You must answer the Writ even if you do not have in your custody, control, or possession any property of the debtor. Pursuant to 28 U.S.C. § 3205(c)(4), your answer must state, under oath, the following information:
  - a. Whether or not you have in your custody, control, or possession, any
    property owned by the debtor in which the debtor has a substantial
    nonexempt interest, including nonexempt, disposable earnings;
  - b. a description of such property and the value of such property;

a description of any previous garnishments to which such property is 1 C. 2 subject and the extent to which any remaining property is not exempt; 3 and d. the amount of the funds you anticipate owing to the debtor in the future 4 5 and whether the period for payment will be weekly or another specified 6 period. For your convenience, a form which addresses the above-requested information is 7 attached and may be used to Answer the Writ. 8 3. After you complete the answer under oath, pursuant to 28 U.S.C. § 9 3205(c)(2)(E) & (c)(4), within ten (10) days after service of this Writ upon you, you 10 must mail or deliver the original Answer bearing the original signature of the person 11 preparing the answer to the Court at the following address: 12 Civil Clerk, United States District Court 13 450 Golden Gate Avenue, 16th Floor 14 San Francisco, CA 94102 At the same time that you mail or deliver the original answer to the Court, you must 15 also mail or deliver a copy of the original Answer to both the debtor and attorney for 16 the United States at the following respective addresses: 17 18 Michael D. Myers aka Michael Myers 1563 Solano Avenue 19 Berkeley, CA 94707 20 Michael Cosentino, Attorney at Law P.O. Box 129 21 Alameda, CA 94501 Please note that the attached form Answer contains a certificate of service which 22 needs to be completed by the person mailing the copies of the answer to the debtor 23 and the attorney for the United States, and which needs to be filed along with the 24 25 Answer. 26

27

28

IF YOU FAIL TO ANSWER THIS WRIT OR FAIL TO WITHHOLD PROPERTY IN ACCORDANCE WITH THIS WRIT, THE UNITED STATES MAY PETITION THE COURT FOR AN ORDER REQUIRING YOU TO APPEAR BEFORE THE COURT TO ANSWER THE WRIT AND TO WITHHOLD PROPERTY IN ACCORDANCE WITH THE WRIT BEFORE THE APPEARANCE DATE. IF YOU FAIL TO APPEAR OR DO APPEAR AND FAIL TO SHOW GOOD CAUSE WHY YOU FAILED TO COMPLY WITH THIS WRIT. THE COURT WILL ENTER A JUDGMENT AGAINST YOU FOR THE VALUE OF THE DEBTOR'S NONEXEMPT INTEREST IN SUCH PROPERTY (INCLUDING NONEXEMPT DISPOSABLE EARNINGS). THE COURT MAY ALSO AWARD A REASONABLE ATTORNEY'S FEE TO THE UNITED STATES AND AGAINST YOU IF THE WRIT IS NOT ANSWERED WITHIN THE TIME SPECIFIED HEREIN AND IF THE UNITED STATES FILES A PETITION REQUIRING YOU TO APPEAR. RICHARD W. WIEKING, Clerk **United States District Court** for the Northern District of California

Dated: 12

4

5

6

7

11

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

Deputy Clerk

MARK ROMYN

## DO NOT WITHHOLD THE EXEMPT PORTION OF THE EMPLOYEE'S EARNINGS

- 1. <u>Earnings</u> include any money (whether called wages, salary, commissions, bonuses, or anything else) paid for personal services, pension, or retirement. Vacation or sick pay is earnings subject to withholding as it is *received* by the employee.
- 2. <u>Disposable earnings</u> are different from gross pay or take-home pay. They are the earnings left after deducting the part which state or federal law <u>requires</u> an employer to withhold as mandatory deductions. Generally, these mandatory deductions are federal income tax, social security (FICA) tax, state income tax, state disability insurance, and payments to <u>public</u> employee retirement systems. Disposable eamings can change from pay period to pay period, whenever gross pay or required deductions change.

To determine earnings that are eligible for withholding, and therefore must be withheld, see the chart below.

## USE THE CHART BELOW TO DETERMINE NONEXEMPT DISPOSABLE EARNINGS AND THE APPLICABLE WITHHOLDING AMOUNT<sup>1</sup>:

| Pay Period:                                    | Weekly or oftener                              | Every 2<br>weeks | Twice a month | Once a<br>month |
|--|--|------------------|---------------|-----------------|
| Disposable earnings:                           | \$ 0 to  | \$ 0 to          | \$ 0 to       | \$ 0 to         |
|  | \$217.50                                       | \$435.00         | \$471.25      | \$942.50        |
| Withhold: Nothing (entire earnings are exempt) |  |                  |               |                 |
| Disposable earnings:                           | \$217.51 to                                    | \$435.01 to      | \$471.26 to   | \$942.51 to     |
|  | \$290.00                                       | \$580.00         | \$628.33      | \$1,256.67      |
| Withhold:                                      | Amt. over                                      | Amt. over        | Amt. over     | Amt. over       |
|  | \$217.50                                       | \$435.00         | \$471.25      | \$942.50        |
| Disposable earnings:                           | \$290.01                                       | \$580.01         | \$628.34      | \$1,256.68      |
|  | or more  | or more          | or more       | or more         |
| Withhold:                                      | 25% of disposable earnings (balance is exempt) |                  |               |                 |

<sup>&</sup>lt;sup>1</sup>Based on the Federal Minimum Wage Earnings of \$7.25 an hour, effective 07/24/2009

| 1  |   |
|----|---|
| 2  |   |
| 3  |   |
| 4  |   |
| 5  |   |
| 6  |   |
| 7  |   |
| 8  | IN THE UNITED STATES DISTRICT COURT   |
| 9  | FOR THE NORTHERN DISTRICT OF CALIFORNIA   |
| 10 |   |
| 11 | UNITED STATES OF AMERICA, ) ) Case No. CV 06 80037 MISC MAG                         |
| 12 | Plaintiff,  |
| 13 | v.  |
| 14 | Michael D. Myers aka Michael Myers,   |
| 15 | Defendant, )  |
| 16 | and )   |
| 17 | Berkeley Unified School District , ANSWER OF GARNISHEE                              |
| 18 | Garnishee. )  |
| 19 |   |
| 20 | I,, being first duly sworn, hereby state the following:                             |
| 21 | 1. I am the (Official Title) of the Gamishee  |
| 22 | named in the above caption. I am authorized to prepare this Answer on behalf of the |
| 23 | Garnishee.  |
| 24 | 2. The Garnishee was served with the Writ of Continuing Garnishment on              |
| 25 | (date) in this action.  |
| 26 | 3. The Garnishee currently has custody, control, or possession of earnings of       |
| 27 | the Defendant. Yes No   |
| 28 | 4. The Garnishee expects to obtain custody, control, or possession of earnings      |
|    |   |

| 1        | of the Defendant in the foreseeable future. Yes No                                |   |                                   |                            |              |
|----------|---|---|-----------------------------------|----------------------------|--------------|
| 2        | 5. For the pay period in effect on the date of service of this Writ of Continuing |   |                                   |                            | ntinuing     |
| 3        | Garnishme   | ent, the Garnishee states as follo  | ws:                               |                            |              |
| 4        | a.  | Defendant was in my/our empl  | oy. Yes                           | No                         |              |
| 5        | b.  | The Defendant's pay period is   | weekly,                           | bi-weekly,                 |              |
| 6        |   | semi-monthly, mon   | thly.                             |                            |              |
| 7        | C.  | The Defendant's present pay period ("Present" means the pay period Garnishment was served.) | period began o<br>od in which the | on<br>e Writ of Continuing | (date).<br>I |
| 9        | d.  | The Defendant's present pay p   | eriod ends or                     | 1                          | (date).      |
| 10       | e.  | The Defendant's net wages are   | e as calculate                    | d below:                   |              |
| 11       |   | (1) Gross Pay   |                                   | \$                         |              |
| 12       |   | (2) Federal income tax  | \$                                |                            |              |
| 13       |   | (3) F.I.C.A. tax  | \$                                |                            |              |
| 14       |   | (4) State income tax  | \$                                |                            |              |
| 15       |   | (5) SDI   | \$                                | <u>.</u>                   |              |
| 16       |   | Total tax   | withholdings                      | \$                         |              |
| 17<br>18 |   | Net Wages<br>(gross pay minus above withhe  | eld taxes)                        | \$                         | _            |
| 19       | 6. Ar   | e there any other garnishments  | currently in ef                   | fect? Yes N                | o            |
| 20       |   | wers is yes, describe below and   |                                   |                            |              |
| 21       | garnishment:  |   |                                   |                            |              |
| 22       |   |   |                                   |                            |              |
| 23       |   |   |                                   |                            |              |
| 24       |   |   |                                   |                            |              |
| 25       | 7. W  | ill the Garnishee owe the Defen   | dant money ir                     | the foreseeable fu         | ture?        |
| 26       | Yes   | No If the answer is yes, p  | provide the rea                   | ason why such mon          | ey will be   |
| 27       |   | amount of money that will be ow   |                                   |                            |              |
| 28       |   |   |                                   |                            |              |

| 1  | payment will be due:   |                             |                     |            |                   |                                    |
|----|--|-----------------------------|---------------------|------------|-------------------|------------------------------------|
| 2  | _  |                             |                     |            |                   |                                    |
| 3  | Type of<br>Payment   | Amou                        | <u>ınt</u>          |            | Date F<br>Will be | Payment<br><u>Due</u>              |
| 4  | 1  | _                           |                     |            |                   |                                    |
| 5  | 2  |                             |                     |            |                   |                                    |
| 6  | 3  |                             |                     |            |                   |                                    |
| 7  | 8. Does the Gamishee cu  | irrently have o             | custody, cont       | rol or po  | ssessic           | on of property                     |
| 8  | (other than eamings) such as b   | ank accounts                | , pensions, th      | hrift plan | s, etc.,          | in which the                       |
| 9  | Defendant maintains an interes   | t? Yes                      | No If               | the ans    | wer is y          | es, then                           |
| 10 | provide the following information  | n for each iter             | m of such pro       | perty:     |                   |                                    |
| 11 |  |                             |                     |            |                   |                                    |
| 12 | Description of<br>Property   | Appro<br>Value              | oximate<br><u>-</u> |            |                   | ption of<br><u>dant's Interest</u> |
| 13 | 1  | nam                         |                     |            |                   |                                    |
| 14 | 2  |                             |                     |            |                   |                                    |
| 15 | 3  |                             |                     |            |                   |                                    |
| 16 | 4  | <u> </u>                    |                     |            |                   |                                    |
| 17 | 9. Does the Garnishee expect to obtain in the foreseeable future custody,        |                             |                     |            | ıstody,           |                                    |
| 18 | control or possession of property (other than earnings) such as bank accounts,   |                             |                     |            | ounts,            |                                    |
| 19 | pensions, thrift plans, etc., in wh  | nich the Defer              | ndant mainta        | ins an in  | terest?           | Yes                                |
| 20 | No If the answer is yes, then provide the following information for each item of |                             |                     |            | ach item of       |                                    |
| 21 | such property:   |                             |                     |            |                   |                                    |
| 22 | Description of Appro   | ximate                      | Description         | of         |                   | Date Will<br>Obtain                |
| 23 | Property Value   |                             | Defendant's         |            |                   | Property                           |
| 24 | 1  |                             |                     |            |                   |                                    |
| 25 | 2  | delicronic delicronic Plate |                     |            | <del></del>       |                                    |
| 26 | 3  |                             |                     |            |                   |                                    |
| 27 | 4  |                             |                     |            |                   |                                    |
| 28 |  |                             |                     |            |                   |                                    |

| 1        | 10. Does the Gamishee have any objections or defenses to the Writ of                  |
|----------|---|
| 2        | Continuing Garnishment? Yes No If the answer is yes, list the nature                  |
| 3        | and basis of each objection and/or defense:   |
| 4        |   |
| 5        |   |
| 6        |   |
| 7        |   |
| 8        |   |
| 9        | On behalf of Berkeley Unified School District , I hereby certify under penalty of     |
| 10       | perjury under the laws of the United States of America that the foregoing is true and |
| 11       | correct.  |
| 12       |   |
| 13       | Dated: By:  |
| 14       | (Sign above and type or print name below)   |
| 15       |   |
| 16       |   |
| 17       |   |
| 18       |   |
| 19<br>20 |   |
| 21       |   |
| 22       |   |
| 23       |   |
| 24       |   |
| 25       |   |
| 26       |   |
| 27       |   |
| 28       |   |
|          |   |

| 1  | CERTIFICATE OF SERVICE  |  |  |  |
|----|---|--|--|--|
| 2  | I,, declare:  |  |  |  |
| 3  | That I am a citizen of the United States and employed in the County of                  |  |  |  |
| 4  | , California; that my business address is   |  |  |  |
| 5  | ; that I am   |  |  |  |
| 6  | over the age of eighteen years; and that I am not a party to the above-entitled action; |  |  |  |
| 7  | That on (date), I deposited in the United States mail, in                               |  |  |  |
| 8  | envelopes bearing the requisite postage, a copy of:                                     |  |  |  |
| 9  | ANSWER OF GARNISHEE   |  |  |  |
| 10 | addressed to each of the following, at their last known addresses, at which place       |  |  |  |
| 11 | there is service by United States mail.   |  |  |  |
| 12 | Michael D. Myers aka Michael Myers<br>1563 Solano Avenue                                |  |  |  |
| 13 | Berkeley, CA 94707  |  |  |  |
| 14 | Michael Cosentino   |  |  |  |
| 15 | Attorney at Law P.O. Box 129 Alameda, CA 94501  |  |  |  |
| 16 | Alameda, CA 94501   |  |  |  |
| 17 | This Certificate was executed on (date),  |  |  |  |
| 18 | at (city), California.  |  |  |  |
| 19 | I certify under penalty of perjury that the foregoing is true and correct.              |  |  |  |
| 20 |   |  |  |  |
| 21 |   |  |  |  |
| 22 | (sign above and type or print name below)   |  |  |  |
| 23 | 22.2,   |  |  |  |
| 24 |   |  |  |  |
| 25 |   |  |  |  |
| 26 |   |  |  |  |
| 27 |   |  |  |  |
| 28 |   |  |  |  |
|    |   |  |  |  |